

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016

Version 6: 28th July 2015

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

UNIVERSAL CREDIT

Outcome 1

Stakeholders understand Universal Credit and what it means for them.

Universal Credit aims to simplify the benefit system and ensure that work always pays. The rules, regulations, requirements and roll out of Universal Credit will create complexity and potential for confusion and will impact on landlords, employers, the unemployed and disabled. Service providers in public, advice and third sectors need to understand and prepare for the possible implications of Universal Credit.

| | | | | |
|---|--|--|---------------------------------------|---|
| 1. Raise awareness with claimants about Universal Credit, what it means for them and how to claim Universal Credit. | Link with Jobcentre Plus to create general awareness campaign. Joint publicity in Housing Offices, OSC & Job Centres | Housing Managers Group; Comms & Info | WR Strategy Board | On agenda for Welfare Reform Project Teams – June 2015. Corporate Comms Strategy being developed. |
| | Provide link to LCC online tool to provide indicative UC entitlement figures for callers | Housing Managers Group; Comms & Info | WR Strategy Board | Utilise DWP quick guides, ensure these are shared with staff & customers |
| | Provide regular communications to customers in Newsletters and on our websites. | Housing Managers Group; Comms & Info | Communications Team | 1 page reserved in Autumn Housing Leeds tenants newsletter & to put on website. Article Deadline 4/8/15, & posted 21/9/15 |
| | City wide presentations to Housing Advisory Panels, tenant groups to be undertaken. | Housing Managers, Tenant and Community Involvement | WR Strategy Board & Operational Group | Presentations to be planned Autumn 2015 to key groups. |
| | Review Annual Home Visit proforma to incorporate info | Housing Managers Group | | Complete and orchard action codes also being used after to |

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016
Version 6: 28th July 2015

| | | | | |
|---|---|--|---|--|
| | <p>regarding UC.</p> <p>Hold further Welfare Reform briefings to staff and partners working with our customers.</p> | Income Champions Group | WR Strategy Board & Operational Group | <p>sign post.Covered within front line staff financial inclusion training delivered May/June 2015</p> <p>To create FAQ and use DWP toolkits/lots of tools already available to use. Briefings to commence September 2015.</p> |
| <p>2. Undertake an analysis of how Universal Credit will affect our tenants and our business.</p> | <p>Contribute to creation of a "Universal Credit" toolkit" for tenants.</p> <p>Provide link to LCC online tool to provide indicative UC entitlement figures for customers</p> <p>Work with Partners to develop effective liaison arrangements around tenant migration to UC;</p> <p>Potential for UC sessions with customers to discuss the changes, how it will affect them and what is needed to assist them with the changes. Use learning from DHP MSF project for good practice.</p> | <p>Welfare Reform Operational Group</p> <p>Comms & Information</p> <p>Income Champions Group</p> <p>Income Champions Group</p> | <p>WR Strategy Board</p> <p>Welfare Reform Operational Group</p> <p>Welfare Reform Operational Group</p> <p>WR Strategy Board</p> | <p>DWP guides to be provided via websites & leaflet in development</p> <p>Also think how we will publicise – DWP have lots of UC tools/guides/documents/videos we can use</p> <p>City Wide Housing Leeds/BITMO visits to be undertaken.</p> <p>Enhanced Income Management Service to be introduced.</p> <p>To be further incorporated into AHV visits.</p> |

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016
Version 6: 28th July 2015

| | | | | |
|---|--|---|---|--|
| <p>3. Ensure relevant partners and stakeholders understand the potential impacts of Universal Credit and are able to build any necessary actions into their planning</p> | <p>Develop data sets, case studies and interest areas.</p> | <p>Income Improvement / DWP / LRBS</p> | <p>Performance Team;</p> | <p>June 2015 – We now know around 50-80/month LCC tenants make new claims for JSA, so expecting same numbers from 1/2/16.</p> |
| | <p>Hold further Welfare Reform briefings to partners working with our customers.</p> | <p>Welfare Reform Project Teams</p> | <p>WR Strategy Board Advice Leeds Network</p> | <p>Maximise support to tenants impacted by Welfare changes.</p> |
| | <p>Review resources/structures within the Housing Leeds/BITMO in light of potential impact of UC.</p> | <p>Income Improvement</p> | <p>Income Champions, Welfare Reform Operational Group</p> | <p>July 2015- additional 16 staff approved and recruitment commenced.</p> |
| | <p>Ensure sufficient frontline resources dedicated to minimising the impact of UC on our collection figures.</p> | <p>Income Improvement & SLT</p> | <p>Income Champions, Welfare Reform Operational Group</p> | <p>See above. New Team to be introduced to deliver Enhanced Income Service to tenants affected by Welfare Change.</p> |
| | <p>Review arrears process in order to prepare for introduction of UC.</p> | <p>Income Improvement</p> | <p>Income Champions, Welfare Reform Operational Group</p> | <p>Procedures being reviewed October 2015 in conjunction with UC timetable.</p> |
| <p>4. Develop Communication Strategy and UC toolkit for tenants following learning outcomes in item 2</p> | <p>Tenants newsletter, social media, staff communications, website, face to face, community groups</p> | <p>Welfare Reform Operational Group</p> | <p>Income Champions Group</p> | <p>Presentations to Housing Advisory Panels, tenants groups, community events during 2015-16 Tenants Newsletter Article Due 21/9/15 Monthly UC Bulletin for Housing Leeds to be produced from August 2015.</p> |
| | | <p>Income Improvement</p> | <p>WR Strategy Board</p> | |

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016
Version 6: 28th July 2015

Outcome 2

Customers are prepared and supported to manage their Universal Credit accounts.

Customers will move to Universal Credit in Leeds from February 2016 for new claims, and then onwards as part of a natural and managed migration programmes. A transitional protection scheme aims to ensure that no one is worse off in cash terms at the point of transfer. Customers migrating to UC will be required to make an online claim, sign a claimant commitment, have a bank account and take responsibility for paying household costs, including rent and mortgage interest – continued entitlement to UC will depend on customers effectively managing their UC claim.

| | | | | |
|--|---|---|---|---|
| <p>1. Link with Local Support Services Framework to include Adult Social Care, Children's Services and Families First Project, to support the most vulnerable.</p> | <p>Link to agreement, put in place Local Delivery Partnership to provide face to face services to most vulnerable.</p> <p>Link with Customer Services UC plan.</p> <p>Ensure all front line staff aware of the scheme and refer customers as appropriate.</p> | <p>Income Improvement WR Strategy Board</p> <p>Income Improvement</p> <p>WR Strategy Board Income Improvement</p> | <p>Customer Strategy Board; Child Poverty Board; Families First; Adult Social Care; Children's Services</p> <p>Local Welfare Reform Project Teams; Housing Leeds Income Champions Group</p> | <p>Use existing Partnerships with Families First Team</p> <p>Developing a Triage process jointly with Customer Services. Meetings taking place city wide and with Customer Services.</p> <p>Financial Inclusion front line staff briefings during May/June 2015. Further ones planned for September/October 2015.</p> |
|--|---|---|---|---|

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016
Version 6: 28th July 2015

| | | | | |
|---|--|--|--|---|
| <p>2. Increase digital inclusion and improve capacity for tenants to manage accounts independently</p> | <p>Arrange for UC sessions with customers to discuss the changes, how it will affect them and what is needed to assist them with the changes. Use learning to develop good practice.</p> | <p>Income Improvement</p> | <p>Welfare Reform Project Groups Get IT Together WR Strategy Board</p> | <p>Housing Leeds/BITMO – Annual home visits/planned UC visits for those affected. To be part of new Enhanced Income Service Offer whereby referral's for developing IT skills will be made.</p> |
| | <p>Utilise data mapping to highlight IT black spots in estates. Work with partners to provide IT in these communities.</p> | <p>Income Improvement & Tenant Involvement WR Strategy Board</p> | <p>LCC Policy and Information Unit</p> | <p>Data mapping undertaken 2013 and provided to Local Welfare Reform project teams and Housing Leeds reps. Refreshed data to be provided, request via WR operational Group June 2015</p> |
| | <p>Link with Get IT Together and GO On projects. HUGO Bus</p> | <p>Income Improvement & Tenant Involvement</p> | <p>Local Welfare Reform Project Teams; Housing Managers Group</p> | <p>Meetings taking place with rep from Get IT Together. Some initial joint projects undertaken. Further courses to be run city wide. IT access points mapped out city wide.</p> |
| | <p>Review IT provision in offices OSC/HUBS</p> | <p>WR Strategy Board</p> | <p>Customer Services</p> | |
| | <p>With partners provide basic IT skills courses for customers</p> | <p>Income Improvement & Tenant Involvement</p> | <p>Voluntary Action Leeds</p> | <p>Housing Leeds developed and running basic IT courses for customers. Enhanced Income Service Offer will refer on.</p> |
| <p>3. Increase bank account use and access to financial services that work with Universal Credit.</p> | <p>Need to work with finance sector and Credit Union to address barriers to accessing bank accounts; into accounts</p> | <p>Income Improvement WR Strategy Board</p> | <p>Finance Inclusion Group, Debt Forums, Advice Leeds Network</p> | <p>Continue to promote services of LCCU and other ethical banking services via poster, website and on arrears card campaign. Also</p> |

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016
Version 6: 28th July 2015

| | | | | |
|---|--|---|---|---|
| | <p>that provide budgeting facilities.</p> <p>Major task in promoting benefits of bank accounts and tie in with discounts for online payments. Successes in private rented sector and direct payment pilots need to inform actions in Leeds. LCCU MABS service city wide & annually reviewed but agreement in place until March 2018.</p> | Income Improvement | WR Strategy Board LCCU | <p>included in AHVs.</p> <p>Loan Shark campaigns, action days, awareness sessions and communications commended and ongoing. Direct debit campaigns being undertaken.</p> <p>3 LCCU MABS workers covering whole city.</p> |
| <p>4. Contribute to development of effective migration strategy for customers moving from Housing Benefit to Universal Credit, including identifying payment exceptions where appropriate.</p> | <p>With LCC develop good practice toolkit for starting tenants onto Universal Credit with clear roles for HB admin, Housing Leeds and Jobcentre Plus</p> <p>Include the process for identifying vulnerable customers for direct payment</p> | <p>Income Improvement WR Strategy Board</p> <p>Income Improvement WR Strategy Board</p> | <p>Housing Managers Group; WR Strategy Board</p> <p>DWP/ JCP and Housing Managers</p> | <p>HBnotes delivered UC training to Housing Officers (Benefits) and Income Team – 25/6/15 - this training then to be cascaded to Housing Officers at appropriate time depending on migration.</p> <p>Set up direct payment process within IT systems.</p> |
| <p>5. Review tenant satisfaction surveys with arrears process and support on managing customer finances.</p> | <p>Review current tenant satisfaction surveys between Housing Leeds areas.</p> | Income Improvement & Performance Team | Income Champions Group | <p>Revised Income Survey drafted, go live estimated Summer 2015.</p> <p>July 15- Survey on hold pending review of other surveys.</p> |

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016

Version 6: 28th July 2015

Outcome 3

Use of door step/ pay day lenders is significantly reduced.

Paying UC monthly in arrears and paying household costs directly to customers is likely to lead to increased rent arrears and increases in debt. The focus on providing budgeting advice is understandable and may help in some cases but many people on low incomes have good budgeting skills that will be challenged by Universal Credit. We need to develop an obsession around reducing debt that targets payday/doorstep lenders, consistently promotes alternative arrangements, works with communities, social enterprises, utilities and financial services to develop practical solutions for reducing costs and providing affordable credit.

| | | | | |
|--|---|---|---|--|
| 1. Increase understanding and awareness of the impact of debt in the city | Build on work of Debt Forum, State of the City to publicise the extent of debt in the city and the damage it causes. | Income Improvement WR Strategy Board | Finance Inclusion Group; Debt Forums Advice Leeds Network | Presentations to Housing Advisory Panels, tenants groups, community events to link with LCC high cost lending group. July 2015 – New Leeds loan shark victim’s video presented at annual debt forum & also publicised on Money Information Centre Website and Housing Hot Topics internally and Facebook & twitter. |
| 2. Put in place a multi-agency campaign against payday/doorstep lenders in the city. | Multi-agency campaign to deter use of payday/doorstep lenders. Need to involve all frontline workers, offer debt advice, tackle lenders directly and direct borrowers away from doorstep lenders. Need a clear set of measures to show whether the campaign is working. | Housing Leeds Loan Shark Group | Financial Inclusion Group; East Leeds Debt Forum; West Leeds Debt Forum; Advice Leeds Network | Completed – take a stand campaign Loan shark campaigns/action days carried out and ongoing. |

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016
Version 6: 28th July 2015

| | | | | |
|---|---|--|---|--|
| | <p>Carry out targeted anti loan shark campaigns across the city linking in with Operation Champion.</p> <p>Link with SAFER project to carry out awareness sessions for vulnerable customers.</p> <p>Implement Cold Calling Control Zones where appropriate</p> | <p>Income Improvement</p> <p>Income Improvement</p> <p>Income Improvement</p> | <p>Illegal Money Lending Team; Community Safety Forums; Local Tasking Groups; LCCU</p> <p>SAFER Project</p> <p>West Yorkshire Trading Standards</p> | <p>Action Days across city began May 2015, initially targeting most deprived areas.</p> <p>July 2015- leaflets sent in all rent letters.</p> <p>Older persons week/teams & SAFER has been rolled out to front line staff. Completed.</p> |
| <p>3. Develop alternative sources of help, advice and practical support to deal with debt and money issues at Housing Leeds and Community level.</p> | <p>Review existing advice/ support available to customers. Develop good practice initiatives to assist customers with developing money management and budgeting skills.</p> <p>DHP / Under Occ project for customers in multi storey flats.</p> <p>To develop project to provide support to care leavers moving into accommodation.</p> | <p>Income Improvement</p> <p>Income Improvement</p> <p>Income Improvement & Tenancy Management</p> | <p>Finance Inclusion Group; Debt Forums Third Sector Partnership.</p> <p>As above</p> <p>Childrens Services</p> | <p>Debt advice/support being discussed through local debt forums.</p> <p>Completed March 2015</p> <p>Initial discussions taken place between LRBS, Social Services and Housing Leeds October 2014. Now incorporated in</p> |

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016
Version 6: 28th July 2015

| | | | | |
|--|---|---|--------------------------------------|--|
| | Undertake a Fuel Poverty campaign, Winter Warmth campaign, Community Energy Online, Fuel Saver/ Fuel switch | Income Improvement & Tenant Involvement | Public Health, Winter Warmth England | Children and Young People Plan 2015. Autumn 2015 – plan in fuel poverty campaign/publicity and also work with P & C on home improvements as we could tie in switching suppliers with work they are doing. |
| 4. Develop advice and support available to reduce/minimise repossessions, evictions and homelessness | Increase debt advice and early intervention activity; Produce list of Partner agencies able to offer support to customers and refer as part of arrears process. | Income Improvement | Local Welfare Reform Project Teams | List of Partner agencies produced for each area of the City. New Better Leeds Communities now offering Skype debt advice appointments |
| | Further review of arrears process due to UC to include Enhanced Income Management Service Offer with additional support. | Income Recovery | Income Champions Group | Scheduled October 2015 |

Outcome 4

An effective model for delivering welfare services and tackling unemployment that centres around a greater role for Local Authorities

Cities and their councils are best placed to understand and deliver the initiatives, support and strategic direction to address problems with key issues such as worklessness and debt. The provision of additional powers, responsibilities and funding streams to local authority areas would enable more effective programmes to be developed to deliver improved job outcomes, improve work readiness and support sustainable communities.

| Required Action | Specific Actions | Action Owner | Links to specific groups | Comment / Progress |
|-----------------|------------------|--------------|--------------------------|--------------------|
|-----------------|------------------|--------------|--------------------------|--------------------|

WELFARE REFORMS : UNIVERSAL CREDIT - HOUSING LEEDS ACTION PLAN 2015-2016
Version 6: 28th July 2015

| | | | | |
|--|---|--|--|---|
| <p>1. Link with a joined-up local employment and skills delivery model that is more responsive to and better meet the needs of the local labour market and the ambitions of the city.</p> | <p>Link with local job centres and jobs and skills services to assist customers in seeking employment and training</p> <p>Promote Apprentices and local job clubs.</p> <p>Develop referral process for customers to Jobs and Skills Service.</p> <p>Promote employment services in local offices, on website and consider inclusion in revised Debt Pack.</p> | <p>Income Improvement and Employment & Skills.</p> <p>Housing Managers Group</p> <p>Income Improvement</p> | <p>Housing Managers Group; WR Strategy Board</p> | <p>Local Welfare Reform Project Teams.</p> <p>Housing Leeds supporting jobs & skills work, and sign posting customers within the local areas.</p> <p>This is included within the enhanced Income Service Offer.</p> |
|--|---|--|--|---|

MONITORING ARRANGEMENTS

Outcome 5

Stakeholders are able to reflect the impacts of welfare reform in City Priority Plans and in local area plans

The impacts of welfare reform need to feed into City Priority Plans and be understood at a locality level. It is important that regular reports on impacts and progress with actions and preparations are available for Area Committees and other forums.

| | | | | |
|---|--|-------------------------------------|--|---|
| <p>1. Provide data and statistical information available at Housing Leeds, Ward and locality level on a monthly basis.</p> | <p>Housing Leeds currently developing new reporting systems to monitor impact of UC.</p> | <p>Performance and Information;</p> | <p>Housing Managers Group; WR Strategy Board</p> | <p>Performance team include impact of welfare reforms in priority dashboards.</p> |
|---|--|-------------------------------------|--|---|